

A credit card account having increased protection against fraud, wherein the credit card account has a usage line, which is a paradigm of rules for accessing the line of credit of the card account, where the usage line is set up and administered by the authorized user of the credit card account, and where the paradigm reflects the users buying preferences and level of concern for security. The authorized user can access the usage line over the internet, to periodically update buying plans, require explicit email approval for designated purchases, create rules for employee users, view a log of approved and declined transaction requests for purposes of analyzing for fraud, and remove all usage line constraints.